

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF MISSISSIPPI
COUNTY OF DESOTO

5/05/15 9:00:45
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated June 23, 2000, executed by ESTATE OF RUBY ROSE, conveying certain real property therein described to JOHN B. PHILLIP, as Trustee, for NATIONSCREDIT FINANCIAL SERVICES CORPORATION D/B/A EQUICREDIT, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded June 29, 2000, in Deed Book 1224, Page 703; and WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to The Bank Of New York Mellon, f/k/a The Bank of New York, As Trustee For The Holders of The EQCC Asset Backed Certificates, Series 2001-1F by instrument recorded on March 27, 2015 in the office of the aforesaid Chancery Clerk in Deed Book 3957, Page 263; and

WHEREAS, on April 20, 2015, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3968, Page 331; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **June 10, 2015** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

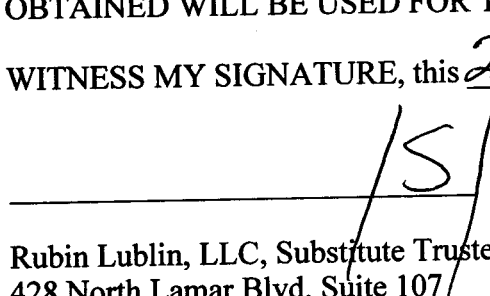
LOT 441, SECTION A, DELTA VIEW ADDITION OF LAKE OF THE HILLS SUBDIVISION AS SHOWN ON PLAT APPEARING OF RECORD IN PLAT BOOK 4, PAGES 22-23, IN THE CHANCERY COURT OF DESOTO COUNTY, MISSISSIPPI, TO WHICH RECORDED PLAT REFERENCE IS MADE FOR A MORE PARTICULAR DESCRIPTION. SAID LOTS BEING SITUATED IN SECTION 19, TOWNSHIP 3, RANGE 9 WEST.

PROPERTY ADDRESS: The street address of the property is believed to be **11474 SULLIVAN, HERNANDO, MS 38632**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 28th day of April, 2015.


Rubin Lublin, LLC, Substitute Trustee
428 North Lamar Blvd, Suite 107
Oxford, MS 38655
www.rubinlublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846

PUBLISH: 05/14/2015, 05/21/2015, 05/28/2015, 06/04/2015

06-10-2015

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, DEIRDRE SWAFFORD and BARRY SWAFFORD executed a certain Deed of Trust to COLMON MITCHELL, Trustee for the benefit of FIRST SECURITY BANK, which Deed of Trust is dated October 28, 2011, and is of record in Deed of Trust Book 3,366 at Page 172 and re-recorded in Deed of Trust Book 3,369 at Page 219 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, the aforesaid FIRST SECURITY BANK, the owner and holder of said Deed of Trust and the Promissory Note secured thereby, substituted RYAN REVERE as Trustee therein as authorized by the terms of said Deed of Trust by instrument dated the 29th day of April, 2015, and of record in Deed of Trust Book 3,975 at Page 200 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, by that certain Decree in Cause No. 15-CV-177 in the Chancery Court of the Desoto County, Mississippi dated April 29, 2015, the Substitute Trustee herein was authorized, empowered and directed by said Court to foreclose the aforementioned Deed of Trust recorded in Deed of Trust Book 3,366 at Page 172 and re-recorded in Deed of Trust Book 3,369 at Page 219 in the Office of the Chancery Clerk of DeSoto County, Mississippi according to the terms and provisions of said Deed of Trust and to advertise such sale for the time and in the manner required by Mississippi law for the foreclosure of the Deed of Trust.

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, and FIRST SECURITY BANK, the legal owner and holder of said indebtedness and said Deed of Trust having requested the undersigned Substituted Trustee to execute the trust and sell the real property described therein in accordance with the terms of said Deed of Trust for the purpose of raising sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expenses of sale;

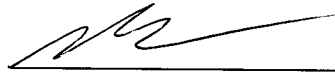
NOW, THEREFORE, the undersigned Substituted Trustee, by virtue of the authority conferred upon him in said Deed of Trust, the laws of the State of Mississippi, and by the Chancery Court of Desoto County, Mississippi, will during legal hours (being between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m.) on the 10th day of June, 2015, at the east front door of the County Courthouse of DeSoto County, Mississippi, in the City of Hernando, Mississippi, offer for sale and sell at public auction to the highest bidder for cash, the following described real property lying and being situated in DeSoto County, Mississippi, to-wit:

Lot 1395, Section C, South DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as shown by Plat appearing of record in Plat Book 10, Pages 3-8, in the Office of the Chancery Clerk of DeSoto County, Mississippi. (Being the same property of record in Book 177 at Page 395 in said Clerk's Office.)

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The undersigned will convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 7th day of May, 2015.



RYAN REVERE, Substituted Trustee

TO: *DeSoto Times Tribune*

Please publish four (4) times: May 19,
May 26, June 2, and June 9, 2015. Please hold the
Proof of Publication and bill and our office will
pick same up on Wednesday, June 10.

Thank you.

Bill: Smith, Phillips, Mitchell, Scott & Nowak, LLP
P. O. Drawer 1586
Batesville, MS 38606
Ph: (662) 563-4613

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, McPHAIL & ASSOCIATES, INC. executed a certain Deed of Trust to COLMON MITCHELL, Trustee for the benefit of FIRST SECURITY BANK, which Deed of Trust is dated August 28, 2009, and is of record in Deed of Trust Book 3,073 at Page 422 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, the aforesaid FIRST SECURITY BANK, the owner and holder of said Deed of Trust and the Promissory Note secured thereby, substituted RYAN REVERE as Trustee therein as authorized by the terms of said Deed of Trust by instrument dated the 28th day of April, 2015, and of record in Deed of Trust Book 3,975 at Page 202 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, McPHAIL & ASSOCIATES, INC. executed a certain Deed of Trust to COLMON MITCHELL, Trustee for the benefit of FIRST SECURITY BANK, which Deed of Trust is dated August 6, 2013, and is of record in Deed of Trust Book 3,692 at Page 286 in the Office of the Chancery Clerk of DeSoto County, Mississippi, which Deed of Trust is a renewal and extension of the aforesaid Deed of Trust recorded in Book 3,073 at Page 422 in the aforesaid Chancery Clerk's Office; and

WHEREAS, the aforesaid FIRST SECURITY BANK, the owner and holder of said Deed of Trust and the Promissory Note secured thereby, substituted RYAN REVERE as Trustee therein as authorized by the terms of said Deed of Trust by instrument dated the 28th day of April, 2015, and of record in Deed of Trust Book 3,975 at Page 202 in the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the terms and conditions of said Deeds of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deeds of Trust, and FIRST SECURITY BANK, the legal owner and holder of said indebtedness and said Deeds of Trust having requested the undersigned Substituted Trustee to execute the trust and sell the real property described therein in accordance with the terms of said Deeds of Trust for the purpose of raising sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expenses of sale;

NOW, THEREFORE, the undersigned Substituted Trustee, will during legal hours (being between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m.) on the 10th day of June, 2015, at the east front door of the County Courthouse of DeSoto County, Mississippi, in the City of Hernando, Mississippi, offer for sale and sell at public auction to the highest bidder for cash, the following described real property lying and being situated in DeSoto County, Mississippi, to-wit:

Commencing at the Northwest corner of Section 7, Township 4 South, Range 7 West, DeSoto County, Mississippi, and thence run along the Northern boundary of said section East for a distance of 2149.30 feet to the POINT OF BEGINNING; thence North 88 degrees 41 minutes 38 seconds East for a distance of 1170.02 feet; thence South 08 degrees 03 minutes 25 seconds East for a distance of

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1316.33 feet; thence North 89 degrees 30 minutes 07 seconds West for a distance of 307.49 feet; thence South 06 degrees 27 minutes 29 seconds East for a distance of 524.62 feet to a point on the Northern right-of-way of Love Road; thence run along the Northern right-of-way of said Love Road South 85 degrees 26 minutes 55 seconds West for a distance of 555.68 feet; thence leaving the Northern right-of-way run North 06 degrees 24 minutes 29 seconds East for a distance of 154.21 feet; thence North 02 degrees 24 minutes 45 seconds West for a distance of 115.48 feet; thence South 85 degrees 16 minutes 40 seconds West for a distance of 395.87 feet; thence North 88 degrees 52 minutes 35 seconds West for a distance of 126.18 feet; thence North 01 degrees 33 minutes 21 seconds West for a distance of 1601.46 feet the Point of Beginning.

All lying and being in the Northwest and Southwest Quarters of the Northeast Quarter and in the Northeast and Southeast Quarters of the Northwest Quarter of Section 7, Township 4 South, Range 7 West, DeSoto County, Mississippi, and containing 47.04 acres.

The undersigned will convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 7th day of May, 2015.



RYAN REVERE, Substituted Trustee

TO: *DeSoto Times Tribune*

Please publish four (4) times: May 19, May 26, June 2 and June 9, 2015. Please hold the Proof of Publication and bill and our office will pick same up on Wednesday, June 10.

Thank you.

Bill: Smith, Phillips, Mitchell, Scott & Nowak, LLP
P. O. Drawer 1586
Batesville, MS 38606
Ph: (662) 563-4613

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 29th day of May, 2001, Eugene C. Horton and Oma Horton, husband and wife, executed a certain Deed of Trust to Robert McKinney, Trustee for the benefit of Regions Bank, successor by merger to AmSouth Bank, which Deed of Trust was recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, and recorded in Deed of Trust Book 1345 at Page 0028 of the land records; and,

WHEREAS, T. Frank Collins has been substituted in the place and stead of Robert McKinney, Trustee for Regions Bank, successor by merger to AmSouth Bank, said Appointment of Substitute Trustee being recorded in Book 3,968 at Page 164 of the records of the Chancery Clerk of said County; and,

WHEREAS, fee simple title is vested in Janie Jones; and,

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, the legal holder of said indebtedness, Regions Bank, successor by merger to AmSouth Bank, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, T. Frank Collins, Substituted Trustee in said Deed of Trust, will on the 10th day of June, 2015, offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the DeSoto County Courthouse, 2535 Highway 51 South, Hernando, Mississippi to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

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Lot 1065, Section A of Southaven West Subdivision in Section 23, Township 1 South, Range 8 West as per plat thereof recorded in Plat Book 2, Pages 43, 44, 45 and 46 in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 11th day of May, 2015.

/s/ T. Frank Collins
T. Frank Collins, Substituted Trustee

Prepared By:
T. Frank Collins, Esq.
Collins & Associates, PLLC
100 Webster Circle, Suite 2
Madison, Mississippi 39110
Telephone: (601) 853-4400

Dates of Publication:
May 19, May 26, June 2 and June 9, 2015